

## REMARKS

This is a full and timely response to the non-final Office Action mailed January 13, 2010. The Applicants have amended claims 1 and 21, as indicated above. No new matter has been added. Upon entry of the above amendments, claims 1, 3 – 16, 21 and 22 remain pending. The Applicants respectfully request that the application and all pending claims be reconsidered and allowed.

### Rejections Under 35 U.S.C. 103

The non-final Office Action rejects claims 1, 3 – 8, 10 – 16, 21 and 22 under 35 U.S.C. 103 as allegedly being unpatentable over U.S. Patent No. 6,308,887 to Korman *et al.* (“Korman”) in view of U.S. Patent No. 5,984,180 to Albrecht (“Albrecht”) and further in view of U.S. Patent No. 6,105,007 to Norris (“Norris”). As an initial procedural matter, the Applicants respectfully submit that the rejection is improper and, therefore, should be withdrawn for at least the reason that the Office Action fails to establish a legally-sufficient *prima facie* for combining the numerous references. It is fundamental law that to establish a legally-sufficient case of obviousness the rejection cannot be mere conclusory statements. Rather, the rejection must be based on some articulated reasoning with some rational underpinning. See *KSR Int’l Co. v. Teleflex Inc.*, 127 S.Ct. 1727, 1741 (2007). The Office Action offers nothing more than conclusory statements that one of ordinary skill in the art would have combined the respective teachings. Merely stating that a particular combination would yield a predictable result without more is, on its face, insufficient to establish obviousness.

Nonetheless, the Applicants have amended each of the independent claims (claims 1 and 21), as indicated above, to further clarify certain aspects of the claimed systems and methods and

further emphasize the clear deficiencies of the cited references. In general, independent claims 1 and 21 have been amended to clarify the following (reference to claim recitations is provided below): (1) the terminal provides a plurality of financial services to customers, each of which requires the creation of a financial account and the issuance of a corresponding card at the terminal; (2) the terminal presents and receives a customer selection of one of the financial services requiring creation of a financial account and issuance of a card; (3) the terminal determines, based on the financial service selection, required session data to extract from the data source; and (4) the terminal extracts the required session data and authorizes the creation of the financial account and issuance of the card based on the extracted session data.

Independent claims 1 and 21, as amended, recite the feature or element of “the processor being operable to ... present to the user interface a plurality of financial services available via the terminal, each of the financial services requiring creation of a financial account and issuance of a corresponding card at the terminal ... and receive a financial service selection of one of the plurality of financial services from the a customer.” To facilitate the authorization and creation of multiple types of financial accounts, the terminal “determine[s], based on the financial service selection, required session data,” which is then extracted from the data source and used to perform the authorization. If authorization is received from the server, the particular financial account (again, one of a plurality of available services) is created and the corresponding card is issued to the customer at the terminal.

In this manner, unlike any of the cited references (either alone or in combination), the terminal enables customers to not only perform multiple types of transactions at the terminal, but also to select, authorize, and create multiple types of financial accounts and issue corresponding cards -- all during the customer session with the terminal via communications between the

terminal and the server. Korman discloses a “Super-ATM” that interfaces with a plurality of peripherals and destination systems. The Korman system supports multiple types of transactions with different destination systems. For example, the Korman Super-ATM supports ATM transactions, non-traditional ATM transactions, and point-of-sale (POS) transactions with separate destination systems, such as, an airline reservation system, ticket system, or credit card processing network. While Korman does teach the provision of multiple types of financial services at the Super-ATM, it does not disclose, teach, or suggest the authorization and creation of multiple types of financial accounts, each including the issuance of a corresponding card, via the Super-ATM, as recited in independent claims 1 and 21. To the extent that Korman teaches the creation of a financial account, there is no suggestion or teaching (either in Korman or the other cited references) of the creation of financial accounts (and issuance of cards) for each of the types of destination systems at the Super-ATM. In other words, unlike the claimed terminals, the Korman system is limited to supporting the transactional services offered by the various destination systems. It does not support account authorization, creation, and card issuance for the financial accounts provided by the various destination systems.

Furthermore, the terminals recited in independent claims 1 and 21, as amended, “determine, based on the financial service selection, required session data”, which is then extracted from the data source and used to authorize the creation of the financial account and issuance of the card. In this manner, each of the plurality of financial accounts may require separate session data for authorization. Based on the user selection of one of the plurality of financial services requiring account creation, the terminal determines the corresponding required session data (which may be different for each financial service), and then extracts the session data from the data source and provides the extracted session data to the server for authorization

and account creation. None of the cited references disclose, teach, or suggest these additional features.

For at least these additional reasons, the rejection of independent claims 1 and 21 should be withdrawn and the claims allowed. The rejection of dependent claims 3 – 16 (which depend from independent claim 1) and dependent claim 22 (which depends from independent claim 21) should also be withdrawn and the claims allowed for at least the reason that these claims include all of the elements of the corresponding base claim. Accordingly, the Applicants respectfully request that the rejection of claims 1, 3 – 16, 21 and 22 be withdrawn and the claims allowed.

### CONCLUSION

For at least the reasons set forth above, the Applicants respectfully submit that all objections and/or rejections have been traversed, rendered moot, and/or accommodated, and that the pending claims 1, 3 – 16, 21 and 22 are in condition for allowance. Favorable reconsideration and allowance of the present application and all pending claims are requested. If in the opinion of the Examiner a telephonic conference would expedite examination of this application, the Examiner is invited to call the undersigned attorney at 813-382-9345.

Respectfully submitted,

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### CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence, including any items indicated as attached or included, is being electronically submitted to the United States Patent & Trademark Office via the Electronic Filing System on the date indicated below.

Date: April 2, 2010

/Adam E. Crall/

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Signature